

ATTORNEY DOCKET NO. Credit-System/SCH  
Serial No.: 09/690,074

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Scott C. Harris                          Art Unit: 2876  
Serial No.: 09/690,074                              Examiner: K. D. Nguyen  
Filed     : October 16, 2000  
Title     : INTELLIGENT CREDIT CARD SYSTEM

Assistant Commissioner for Patents  
P.O. Box 2327  
Arlington, VA 22202

RESPONSE TO NOTIFICATION OF NON-COMPLIANCE

Sir:

In response to the Notice of Non-Compliance mailed January 24, 2003, applicant respectfully responds herewith.

Attached is a corrected Amendment which submits clean versions of replacement paragraphs and claims. The complete Amendment is resubmitted.

Applicant apologizes for the previous oversight.

It is understood that this perfects the application and no additional papers or filing fees are required. Applicant does NOT intend for this application to become abandoned.

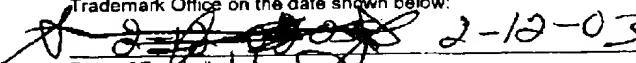
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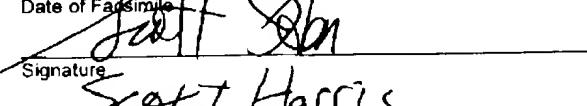
2/12/2003

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CERTIFICATE OF FAX TRANSMISSION

I hereby certify that this correspondence and all marked attachments are being facsimile transmitted to the Patent and Trademark Office on the date shown below:

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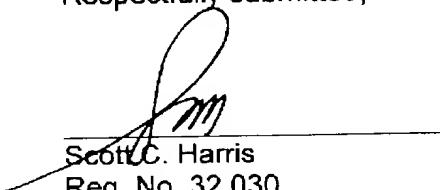
  
Typed or Printed Name of Person

ATTORNEY DOCKET NO. Credit-System/SCH  
Serial No.: 09/690,074

Please charge any fees due in connection with this response to Deposit Account  
No. 50-1387.

Respectfully submitted,

Date: 2-12-03

  
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